

FISCAL YEAR 2022

Early Retirement Guide to the Open Enrollment Period

(For participants under age 65)



Contents

Opportunities Available to Retirees During Open Enrollment..... 4
 Medical Plans Monthly Costs..... 4
 Retirees in the City of Alexandria Insurance Reimbursement Plan 5
 Making Changes to Your Coverage..... 5

Benefits Virtual Open House Sessions 6

Consumer Directed Health Plan 7
 Reminder to Consider the Consumer Directed Health Plan (CDHP)..... 7
 Important Ways This Plan is Different 7
 Advantages of This Plan 7
 Contributing to a Health Savings Account (HSA)..... 7

A Choice of Two Dental Plans..... 8
 Monthly Dental Premium 9

Vision Coverage 10
 Vision Benefits Overview 10
 Finding a Vision Provider 11
 Find an Eye Doctor or Vision Care Retailer Near You..... 11
 Monthly Vision Premium..... 11

Medical Benefits Comparison..... 12

Information for Retirees Who Will Become 65 During This Plan Year..... 16

Partner Contact Information 17
 NEW Second Opinion Medical Consultations 17
 Kaiser Permanente Plans – Clarifying Lessons Learned 18





OFFICE OF THE CITY MANAGER
301 King Street, Suite 3500
Alexandria, Virginia 22314

MARK B. JINKS
City Manager

703.746.4300
Fax: 703.838.6343

Dear City of Alexandria Retiree:

It has been a challenging and extraordinary year, but the City of Alexandria has gotten through what we expect is the worst of the pandemic. We hope this message finds you and your family safe and well.

We are writing with an Important message for retirees enrolled in Supplemental Life Insurance. Last year our Standard Life Insurance program renewed for a new 3-year term. Rates were adjusted for active employees and retirees to be more consistent with risks based on age. The City absorbed the cost change to retirees for FY21 due to the pandemic and the timing of the budget decision. **Beginning July 1, 2021, retiree supplemental life rates will increase 15% each year for the next two years** (from \$0.286/\$1,000 currently to \$0.33/\$1,000 in FY22 and \$0.38/\$1,000 in FY23). This increase will be partially offset by lower taxes you will need to pay for the value of your life insurance benefit, which varies based on your amount of insurance, age and tax rate. The new rate is still extremely competitive for an over-65 retiree group.

This **year's Health Expo** will be virtual, May 10-14. JOIN THE FUN with the Animal Olympics, a dance party, and a healthy happy hour. Learn stress management techniques, meal prepping hacks, caregiver tips and more. See the following page for the schedule and the link to participate.

If you have any questions, please reach out to the Benefits Team at 703.746.3777 or DHR.Benefits@alexandriava.gov.

Sincerely,

A handwritten signature in black ink, appearing to read "Mark B. Jinks", with a horizontal line drawn through the middle of the signature.

Mark B. Jinks
City Manager

A handwritten signature in black ink, appearing to read "Shawnda H. Howard", written in a cursive style.

Shawnda H. Howard
Chief Human Resources Officer

Opportunities Available to Retirees During Open Enrollment

The Open Enrollment period is from **May 10 through May 28**. During this period, retirees may make the following types of changes:

- Enroll in or cancel participation in any benefit plan.
- Change medical plan companies (Kaiser Permanente or UnitedHealthcare).
- Change family members to be covered and the coverage level (dependents are eligible until age 26). **NOTE:** New dependent enrollments during this period require documentation of eligibility.
- Enroll in dental and/or vision coverage.

Medical Plans Monthly Costs

4-Tier	FY2022			4-Tier	FY2022		
	Retiree *	City Subsidy [†]	Total Premium		Retiree *	City Subsidy [†]	Total Premium
Kaiser Permanente CDHP				UHC CDHP - Retirees			
Retiree	\$269.31	\$260.00	\$529.31	Retiree	\$410.06	\$260.00	\$670.06
Retiree+Spouse	\$766.87	\$260.00	\$1,026.87	Retiree+Spouse	\$1,102.11	\$260.00	\$1,362.11
Retiree+Ch(ren)	\$639.83	\$260.00	\$899.83	Retiree+Ch(ren)	\$879.11	\$260.00	\$1,139.11
Retiree+Family	\$1,327.94	\$260.00	\$1,587.94	Retiree+Family	\$1,553.22	\$260.00	\$1,813.22
Kaiser Permanente DHMO				UHC Choice - Retirees			
Retiree	\$381.30	\$260.00	\$641.30	Retiree	\$488.70	\$260.00	\$748.70
Retiree+Spouse	\$ 984.12	\$260.00	\$1,244.12	Retiree+Spouse	\$1,219.09	\$260.00	\$1,479.09
Retiree+Ch(ren)	\$830.21	\$260.00	\$1,090.21	Retiree+Ch(ren)	\$1,012.79	\$260.00	\$1,272.79
Retiree+Family	\$1,663.90	\$260.00	\$1,923.90	Retiree+Family	\$1,988.66	\$260.00	\$2,248.66
Kaiser Permanente HMO				UHC Choice Plus - Retirees			
Retiree	\$467.07	\$260.00	\$727.07	Retiree	\$634.25	\$260.00	\$894.25
Retiree+Spouse	\$1,150.51	\$260.00	\$1,410.51	Retiree+Spouse	\$1,505.13	\$260.00	\$1,765.13
Retiree+Ch(ren)	\$976.01	\$260.00	\$1,236.01	Retiree+Ch(ren)	\$1,260.22	\$260.00	\$1,520.22
Retiree+Family	\$1,921.20	\$260.00	\$2,181.20	Retiree+Family	\$2,422.75	\$260.00	\$2,682.75

*For retirees who are eligible for the \$260 monthly City contribution, your monthly cost is the amount in the Retiree Column for your Coverage Level and Plan in the table above.

[†]If you have under 25 years of services with the City and were hired after July 1, 2008, please see the Retiree Insurance Program Handbook for information about your City subsidy (available from Human Resources).



IF YOU PARTICIPATE IN A KAISER PERMANENTE OR UNITEDHEALTHCARE PLAN AND DO NOT WANT TO MAKE A CHANGE, YOU DO NOT NEED TO DO ANYTHING.

Retirees in the City of Alexandria Insurance Reimbursement Plan

Complete the enclosed Insurance Reimbursement Plan form to satisfy the Annual Documentation Requirements for continued participation in the plan (may be submitted later if your plan year starts after July and you have not yet received the information).

Making Changes to Your Coverage

If you are considering making a change to your coverage and would like additional information about any of the plans, consider the following opportunities:

- Attend one of the Virtual Benefits Open House Sessions shown on **page 6**.
- Contact one of the members of the Benefits Team identified below.

If you decide to make a change, you must complete the Early Retiree Plan Change Form included in this package and return it via mail (preferable) to the address below so that it is postmarked by May 28.

For assistance in making changes, contact a member of the Benefits Team:

- Jina Edwards, Senior Benefits Analyst, 703.746.3789, **jina.edwards@alexandriava.gov**
- Shari Davidson, Benefits Manager, 703.746.3786, **shari.davidson@alexandriava.gov**
- Inga Parker, Benefits Analyst, 703.746.3767, **inga.parker@alexandriava.gov**

Department of Human Resources
Attn: Benefits
301 King Street, Suite 2500
Alexandria, Virginia 22314
DHR.Benefits@alexandriava.gov

BENEFITS VIRTUAL OPEN HOUSE SESSIONS

MAY 10 – MAY 28

This year's Open Enrollment meetings will be conducted remotely due to COVID-19 physical distancing. **Plan to attend a Virtual Benefits Open House Session.** The City's Benefits Manager will present benefits changes, options and costs, and our vendor partners will be available to answer your questions. Visit alexandriava.gov/HR#RetireesCorner and select a link to join a Virtual Open House Session.

Virtual Open House Sessions

Wednesday, May 12

8-9 a.m.

Monday, May 20

1-2 p.m.

Wednesday, May 26

4-5 p.m.

This year's **Work'n Well Expo** will be virtual during the week of **May 10 – May 14**. Return as often as you'd like to participate in live or view prerecorded sessions:

employeewellnesshub.com/city-of-alexandria/

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
11 a.m. – Noon	MIND: Stress Master Class Series	LIFE: Healthy and Happy Lifestyle Webinars	Estate Planning & Elder Law	Caregiver Support	HEALTH: General Health Webinars
1-2 p.m. Benefit Vendors	Chard Snyder Virgin Pulse	United-Healthcare	ICMA CareFirst	Aetna	Kaiser Permanente
4-5 p.m.	NUTRITION: Nutrition Master Class Series	VIRTUAL ACTIVITY: Animal Olympics	VIRTUAL ACTIVITY: Dance Party	LIFE: The Healthy Lifestyle Masterclass Series	VIRTUAL ACTIVITY: Healthy happy hour w/mock-tail demo

For more information on how to join and participate, visit alexandriava.gov/HR#RetireesCorner.

For reasonable disability accommodation, contact DHR.Benefits@alexandriava.gov or 703.746.3777, Virginia Relay 711.

Consumer Directed Health Plan

Reminder to Consider the Consumer Directed Health Plan (CDHP)

The City has offered a CDHP to employees for several years and participants have requested to continue this plan into retirement because of the significant opportunity to save on premiums and taxes. The UnitedHealthcare CDHP and the Kaiser Permanente CDHP can help you take control of both your money and your health. It combines medical coverage with a Health Savings Account that you can use to save money to pay your health care expenses with tax-free dollars.

Important Ways This Plan is Different

- If you cover any family members, you must meet the family deductible before coverage begins for anyone.
- You pay the full cost of medical care (except preventive care) and prescription drugs until you meet your deductible.

Advantages of This Plan

- Pay lower premiums.
- Triple tax savings – The money you contribute, growth and withdrawal when you use the money for eligible health care expenses are all tax free. **NOTE: There is no City contribution to the HSA for retirees.**
- You can spend the money as expenses occur or you can save it for the future.

Contributing to a Health Savings Account (HSA)

If you enroll in either the United or Kaiser Permanente CDHP Plan, you can open an HSA account with Optum Health, at optumbank.com, and make contributions directly to your account. The maximum amount you can contribute to your account in FY 2022 is as follows:

- Individual coverage: \$3,600
- Family coverage: \$7,200
- Persons who will be age 55 or older in 2021 may contribute an additional \$1,000

A Choice of Two Dental Plans

The City offers two dental options to non-Medicare eligible retirees – the Aetna Dental Maintenance Organization (DMO) and Preferred Provider Organization (PPO). Both plans provide coverage for most dental care, but the DMO plan offers the following advantages:

- No deductible
- No plan maximum each year
- Lower premium cost
- Coverage for orthodontia

To be eligible for benefits under the DMO, members must live in a DMO service area, and dental services must be provided by a primary care dentist selected from the network of participating DMO dentists. In addition, your primary care dentist must refer you for specialist care. Under the PPO, you can receive care from any dentist without a referral, but savings are possible if you choose a dentist that participates in the Aetna network because they have agreed to provide care for covered services at negotiated rates. Benefits received from a non-participating dentist are subject to charge limits.

Both plans encourage you to maintain good dental health by paying 100% of the cost of preventive care, such as routine checkups and cleanings.

To find an Aetna dentist, log onto **aetna.com** or call **877.238.6200** on Monday through Friday from 8 a.m. to 6 p.m., and an Aetna Dental customer service representative can help you find a dentist.





	DMO	PPO
Amount you pay before the plan kicks in (deductible)	Nothing	\$50 Individual/ \$150 Family
Amount the plan will pay each year	No maximum	\$1,000 per person
Exams, cleanings, and bitewing x-rays (two times per year)	100%	100% no deductible
Amount you pay for basic care, like fillings and simple extractions	Copay	25% after deductible
Amount you pay for major care like root canals, dentures, crowns and oral surgery	Copay	50% after deductible
Orthodontia	\$2,400 copay	Not covered
Do you need to choose a Primary Care Dentist?	Yes	No
Do you need a referral from your Primary Care Dentist to see a specialist?	Yes	No
Do you need to go to a dentist that participates in the Aetna network?	Yes	No, you can go in or out of the Aetna network

Monthly Dental Premium

Coverage Level	DMO	PPO
Individual	\$15.46	\$36.15
Retiree + Spouse	\$26.61	\$74.79
Retiree + Child(ren)	\$22.42	\$63.00
Family	\$35.01	\$98.38



Vision Coverage

The City offers the option to elect the Aetna Vision Preferred Plan. It pays most of the cost of regular vision exams and eyeglasses or contact lenses once each year.

Vision Benefits Overview

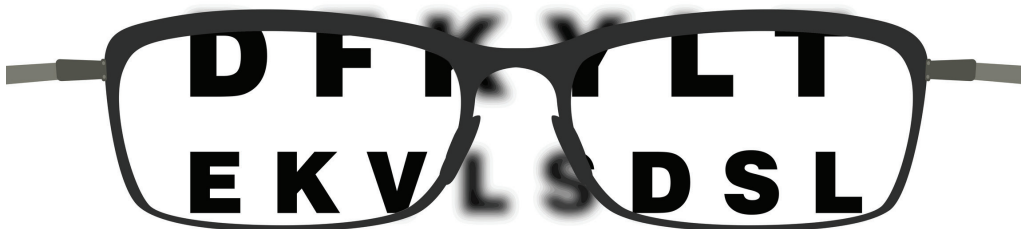
Coverage	Aetna Vision Network	Out-of-Network
Eye exams <i>(once every 12 months)</i>	You pay \$0	Plan reimburses \$30
Lenses* <i>(either 1 pair of glasses or 1 order of contacts once every 12 months)</i>	You pay \$15 for all standard lenses with standard scratch coating included	Plan reimbursement varies by single (\$25), bifocal (\$40), or trifocal lenses (\$55)
Contact lenses <i>(either 1 pair of glasses or 1 order of contacts once every 12 months)</i>	You pay \$40 for standard fitting, \$150 allowance then 15% discount over allowance	Plan reimburses \$120
Eyeglass frames <i>(either 1 pair of glasses or 1 order of contacts once every 12 months)</i>	\$150 allowance then 20% discount	Plan reimburses \$75
Discounts	<ul style="list-style-type: none"> • Up to 40% discount for additional pairs of glasses • 20% discount on non-covered items like cleaning cloths and contact lens solution • Vision correction discount from US Laser network • Retinal imaging for up to \$39 	No discount

* Upgraded lens options, such as progressive bifocals, are available for an additional cost. Certain lens options such as tints, and anti-reflective and UV coating, are covered for an additional fixed fee.

Finding a Vision Provider

Choose from more than 55,000+ vision offices and retailers, including popular chains like:

- LensCrafters®
- Pearle Vision®
- Target Optical®
- CVS Optical



Find an Eye Doctor or Vision Care Retailer Near You

You can look up independent vision care providers and retailers that participate by visiting **aetnavision.com** and clicking on Find a Provider. You can also visit any licensed eye care provider outside the network. However, you will generally pay less out of pocket if you stay in the network. Network providers will also submit the claim for you.

You can use online vision partners :

- **glasses.com**
- **lenscrafters.com**
- **contactsdirect.com**
- **targetoptical.com**
- **ray-ban.com**

Customer Care: **877.9.SEE.AETNA** on Monday through Friday from 8 a.m. to 6 p.m.

Monthly Vision Premium

Coverage Level	PPO
Individual	\$9.50
Retiree + Spouse	\$22.70
Retiree + Child(ren)	\$16.08
Family	\$26.48

Medical Benefits Comparison

	UNITEDHEALTHCARE CDHP		UnitedHealthcare Choice and Choice+ In-Network	United Healthcare Choice Plus Out-of-Network
	In-Network	Out-of-Network		
Deductible	\$1,500 individual \$3,000 family*		\$400 individual \$800 family*	\$800 individual \$1,600 family*
Out-of-Pocket Maximum	\$6,450 individual \$12,900 family	\$12,900 individual \$25,800 family	\$3,175 individual \$6,350 family	\$3,175 individual \$9,525 family
Preventive Care	100%	70% after deductible	100%	80% after deductible
Primary Care Office Visits for Illness/Injury	90% after deductible	70% after deductible	\$15 copay	80% after deductible
Specialist Visit/Urgent Care Center	90% after deductible	70% after deductible	\$25 copay	80% after deductible
Inpatient Hospitalization	90% after deductible	70% after deductible	\$500 per admission	80% after deductible
Emergency Room (waived if admitted)	90% after deductible	90% after deductible	\$150 copay	80% after deductible
X-ray, Lab, and Diagnostics	90% after deductible	70% after deductible	100%	80% after deductible
CT, PET, MRI, MRA and Nuclear Medicine	90% after deductible	70% after deductible	\$100 copay	80% after deductible
Outpatient Mental Health and Substance Abuse Services	90% after deductible	70% after deductible	\$15 copay	80% after deductible
Transgender Benefits	90% after deductible	70% after deductible	subject to standard copays	80% after deductible
Pregnancy Services/Prenatal Visits	90% after deductible	70% after deductible	\$15 copay initial visit, then \$0	80% after deductible
Prescription Drugs	Provided by CareFirst BlueCross BlueShield CVS Caremark			
Annual Deductible	integrated with medical		none	none
Generic	90% after deductible	70% after deductible	\$15 copay	80% after deductible
Preferred Brand	80% after deductible	70% after deductible	\$30 copay	80% after deductible
Non-preferred Brand	70% after deductible	70% after deductible	\$50 copay	80% after deductible
Mail Order (90 days)	Same as shown above (90% generic, 80% preferred, 70% non-preferred - after deductible)	not applicable	\$37.50 copay generic \$75 copay preferred \$125 copay non-preferred	not applicable
90-Day Retail at CVS	same as mail order	not applicable	same as mail order	not applicable
Out-of-Pocket Maximum	combined with medical		\$3,175 individual \$6,350 family	\$3,175 individual \$9,525 family
Paycheck Deductions	\$\$\$		\$\$\$\$	\$\$\$\$\$\$

* Deductible applies to inpatient care, skilled nursing facilities, specialty imaging (MRIs, CT, etc.), home health care, hospice services, durable medical equipment, sleep studies and orthotics.

Medical Benefits Comparison

	KAISER PERMANENTE		
	CDHP	DHMO	HMO
Deductible	\$1,400 individual \$2,800 family*	\$400 individual \$800 family*	None
Out-of-Pocket Maximum	\$3,000 individual \$6,000 family	\$2,200 individual \$6,400 family	\$3,500 individual \$9,400 family
Preventive Care	100%	100%	100%
Primary Care Office Visits for Illness/Injury	90% after deductible	\$15 copay	\$15 copay
Specialist Visit/Urgent Care Center	90% after deductible	\$25 copay	\$25 copay
Inpatient Hospitalization	90% after deductible	\$500 per admission, after deductible	\$500 per admission
Emergency Room (waived if admitted)	90% after deductible	\$150 copay	\$150 copay
X-ray, Lab, and Diagnostics	90% after deductible	100%	100%
CT, PET, MRI, MRA and Nuclear Medicine	90% after deductible	\$75 copay, after deductible	\$75 copay
Outpatient Mental Health and Substance Abuse Services	90% after deductible	\$15 individual \$7 group copay	\$15 individual \$7 Group copay
Transgender Benefits	90% after deductible	Subject to standard copays	Subject to standard copays
Pregnancy Services/Prenatal Visits	90% after deductible	\$15 Copay initial visit, then \$0	\$15 Copay initial visit, then \$0
Prescription Drugs			
Annual Deductible	Integrated with Medical	None	None
Generic	\$20 Medical Center \$30 Pharmacy	\$15 Medical Center \$25 Pharmacy	\$15 Medical Center \$25 Pharmacy
Preferred Brand	\$30 Medical Center \$50 Pharmacy	\$30 Medical Center \$40 Pharmacy	\$30 Medical Center \$40 Pharmacy
Non-preferred Brand	\$45 Medical Center \$60 Pharmacy	\$50 Medical Center \$55 Pharmacy	\$50 Medical Center \$55 Pharmacy
Mail Order (90 days)	2.5 copays as shown above	2.5 copays as shown above	2.5 copays as shown above
90-Day Retail at CVS	Not Applicable	Not Applicable	Not Applicable
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Paycheck Deductions	\$	\$\$	\$\$\$\$

* Deductible applies to inpatient care, skilled nursing facilities, specialty imaging (MRIs, CT, etc.), home health care, hospice services, durable medical equipment, sleep studies and orthotics.

Information for Retirees Who Will Become 65 During This Plan Year

What if I am becoming Medicare eligible this year?

All Medicare-eligible City retirees and spouses (those 65 and older) are no longer permitted to remain in a City "employee plan" and **MUST** enroll in one of the following:

- Kaiser Permanente Medicare Plus Plan
- United Healthcare Medicare Advantage (PPO)
- City of Alexandria Insurance Reimbursement Plan. You choose coverage under any other health plan and expenses will be reimbursed by the City for up to \$260 per month for either you or your spouse.

Also, Aetna dental and vision coverage end but can be continued under COBRA for 18 months. Aetna offers Vital Savings (a discount program for dental care, vision, hearing aids, gym memberships and more) to Medicare-eligible retirees and spouses.

What do I have to do?



Three months before your 65th birthday, apply for Medicare Parts A and B.

When you receive your Medicare card, contact the Benefits Office, and they will provide you with the appropriate enrollment form. You will then need to complete the enrollment form and return it to the Benefits Office, along with a copy of your Medicare card. The Benefits Office will submit your enrollment package to the appropriate provider, who will enroll you in their Plan.

What if my spouse is not Medicare eligible? Can my spouse remain on the "employee plan?"

Yes. The under 65-year-old spouse of a retiree currently insured in a City-sponsored plan may continue to receive coverage on the City-sponsored "employee plan" until the spouse is Medicare eligible.

What if my spouse is Medicare eligible and I am not?

You would continue in the "employee plan," and your spouse can enroll in the City's Medicare program.

The City pays for (or reimburses) up to \$260 for either you or your spouse, but not both. If you and/or your spouse enroll in Kaiser Permanente or UnitedHealthcare Medicare plans, the City pays the monthly premium directly to the carrier for the oldest, eligible enrollee only. If you elect the UnitedHealthcare Medicare Advantage Plan, the City will debit your account \$136.93/month to cover the difference between the \$396.93 premium and the \$260 maximum City reimbursement.

All premiums for the younger individual (whether Kaiser Permanente, UnitedHealthcare or another plan of your choice) are the responsibility of the retiree and must be paid to the City via electronic funds transfer. If both you and your spouse elect a plan other than the City-sponsored plans, your total costs up to \$260 will be reimbursed monthly.

Partner Contact Information

For more information, questions or to locate a network provider, contact:

- Aetna: Group #737479 at 877.238.6200 or visit **aetna.com**
- CareFirst BlueCross BlueShield: 800.241.3371 or visit **carefirst.com/myaccount** or **carefirst.com/rxgroup**
- Kaiser Permanente: Group #4073 at 855.249.5018 or visit **kp.org**
- UnitedHealthcare: Group #714332 at 866.844.4864 or visit **myuhc.com**

NEW Second Opinion Medical Consultations

(Provided by Top Medical Specialists)



- To help you and your covered family members make more informed decisions about treatment and care, the Second Opinion service offers access to convenient video and phone consultations with leading medical experts in their respective fields of medicine from top facilities nationwide. Through 2nd.MD, the Second Opinion service offers personalized consultations at no additional charge.
- The program features:
 - » Timely and flexible consultations.
 - » You and your covered family members can request a consultation online 24/7 or by phone between 7 a.m. and 7 p.m. CT. (Nurses are available 24 hours a day for critical care cases.)
 - » Consultations are provided within 3 to 5 calendar days.
 - » Follow-up needs are coordinated.

Call **1.866.269.3534** or visit **2nd.md/alexandriavagov** for more information.



Partner Contact Information, Cont'd.

Kaiser Permanente Plans – Clarifying Lessons Learned

For FY21, Kaiser Permanente implemented changes to the Health Plans offered to City of Alexandria employees.

The DHMO was changed from all services being subject to the deductible, to only certain services applying to the deductible. These services are generally received from non-Kaiser Permanente providers with a referral. See below for a list of services that apply to the deductible and others where only a copay or no cost sharing is collected.

DEDUCTIBLE APPLIES	NO DEDUCTIBLE
<ul style="list-style-type: none">• Inpatient care• Skilled nursing facilities• Specialty imaging (MRIs, CT, etc.)• Home health care• Hospice services• Durable medical equipment• Orthotics	<ul style="list-style-type: none">• Preventive care (no copay)• Primary care visit• Specialist visit• Urgent care• Emergency room• X-rays, labs and diagnostics (no copay)• Pregnancy services• Prescription drugs

The CDHP was added. For the CDHP, virtual visit costs vary by the complexity of the medical situation (same as in-person visits) based on medical history, physical exam and decision making, after the deductible. The range of costs for an established member visit is typically \$97 to \$228.

To better understand and manage your health care costs under the CDHP, access the online calculator or Sample Fee List showing estimated charges for professional services rendered at Kaiser Permanente medical centers.





We are happy to offer a new benefit for all members of our team at City of Alexandria. Jet Dental, a professional dental team, will come directly on-site in the City to provide comprehensive exams, preventive cleanings and x-rays at no cost (with Aetna DMO and PPO insurance) for all our staff and any family member you would like to attend. Note: You do not need to change your primary dentist to use Jet Dental's services if you are covered by the DMO.

May 25, 26 & 27 // 10 a.m.-6 p.m.

Charles Houston Recreation Center Gymnasium • 901 Wythe St.

Available to all retirees at **NO COST*** with INSURANCE!

For Aetna DMO and PPO. Present your insurance care at appointment.

Scan QR Code below to register for service(s).

*Regular preventive cleanings are covered 100% by our dental insurance. Patients with periodontal gum disease may need a deeper cleaning (known as scaling and root-planing), which requires a copay. Jet Dental's professional team will review any applicable costs before performing treatment and can offer flexible payment options as needed.

Take advantage of this convenient benefit!

Dental Exam

BOOK NOW
(Click here)

No Cost
+ with most insurance

jet

The graphic features a white tray containing several dental instruments. A blue curved arrow points from the 'Dental Exam' text to the 'No Cost' badge. The Jet Dental logo is at the bottom of the tray.

Cleaning / Xrays / Exam (1 hour)
NO COST w/insurance

Teeth Whitening

BOOK NOW
(Click here)

save **\$200**

glo. GLO Science Professional

The graphic shows a close-up of a person's smiling mouth with white teeth. A blue curved arrow points from the 'Teeth Whitening' text to a circular badge that says 'save \$200'. The 'glo. GLO Science Professional' logo is at the bottom right.

Glo Professional (1 hour)
\$199

*Jet Dental is contracted with all major private insurances, which typically cover preventative care at 100%, twice per year, making most visits "No Cost" to the patient. Preventive procedures covered typically include an exam, x-rays, and a prophylaxis (preventive cleaning). Depending on their oral health, patients may require a more intensive cleaning that is not considered preventive, for which the patient may have a copay or deductible.

Jet Dental now offers Glo Professional. It is the only teeth whitening product that uses both heat and light for faster, more effective, longer lasting whitening results without sensitivity.



DEPARTMENT OF HUMAN RESOURCES

Attn: Benefits

301 King Street, Suite 2500

Alexandria, Virginia 22314

703.746.3777

alexandriava.gov/HR#RetireesCorner

DHR.Benefits@alexandriava.gov